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Reply to Office Action of June 27, 2005

Remarks

Applicants gratefully acknowledge the Interview granted on September 23, 2005.

Claims 1-20 were pending in the application and were rejected. As suggested by the Examiner during the Interview, the following arguments are being presented for consideration.

Rejection Under 35 U.S.C. § 102

Claims 1-15 and 18-20 were rejected under § 102(h) as being anticipated by Steger (U.S. Patent No. 5,594,226). Claim 1 requires the step of "receiving, at the terminal, a sign from the host computer, wherein the sign indicates an authorization status of the negotiable instrument, and the step of "automatically printing a mark on a document using a printer in communication with the terminal, wherein the mark corresponds with the sign so as to indicate the authorization status of the negotiable instrument." As discussed with the Examiner during the Interview, these features are not disclosed in Steger.

By contrast, Steger discloses transmitting account information, rather than a sign that indicates authorization status of a negotiable instrument, from a financial institution or travelers check company to a terminal for display on the terminal. (See Steger, col. 5, ll. 52-67.) Steger further discloses that the merchant "may then decide whether or not to accept the check 10 or travelers check 10A." (*Id.*, col. 6, ll. 1-2.) Moreover, "if the merchant decides to accept the check, the sale is completed and a receipt is printed with the bar code from the check or travelers check printed on the customer's receipt." (*Id.*, col. 6, ll. 2-5.) The bar code does not indicate the authorization status of the check or travelers check, but rather "contains information regarding customer bank code (ABA Routing/Transit Number), Primary Access Number (PAN) as in a common debit card system, checking account number and check number or proper travelers check account information." (*Id.*, col. 4, ll. 13-17.) Therefore, the §

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102(b) rejection of claim 1 and the associated dependent claims is believed to be improper and should be withdrawn.

Nonetheless, it should be noted that many dependent claims recite additional features not disclosed in Steger. For example, claim 2 recites that the step of automatically printing a mark on a document comprises "automatically printing the sign on the document." As indicated in claim 1, the sign is received at the terminal from the host computer, and indicates an authorization status of the negotiable instrument.

As another example, claim 3 recites that "the mark indicates that the negotiable instrument is authorized for encashment." As yet another example, claim 4 recites that "the mark indicates that the negotiable instrument is not authorized for encashment."

Still further, claim 5 recites that "the step of automatically printing a mark on a document comprises automatically printing the mark on the negotiable instrument." By contrast, as explained above, Steger discloses that "if the merchant decides to accept the check, the sale is completed and a receipt is printed with the bar code from the check or travelers check printed on the customer's receipt." (*Id.*, col. 6, ll. 2-5.)

As yet another example, claim 6 recites that "the step of automatically printing a mark on a document comprises automatically printing an authorization number on the document."

With respect to claim 12, that claim recites the steps of "receiving, at the terminal, a sign from the host computer, wherein the sign indicates an encashment authorization status of the negotiable instrument; automatically printing the sign on the negotiable instrument using a printer in communication with the terminal; and automatically printing processing instructions on the negotiable instrument if the sign indicates that the negotiable instrument is not authorized for encashment." As explained above, Steger does not disclose the receiving step. Furthermore, rather than disclosing the step of automatically

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printing the sign on the negotiable instrument, Steger discloses that "if the merchant decides to accept the check, the sale is completed and a receipt is printed with the bar code from the check or travelers check printed on the customer's receipt." (*Id.*) Still further, Steger does not disclose or remotely suggest the step of "automatically printing processing instructions on the negotiable instrument if the sign indicates that the negotiable instrument is not authorized for encashment." Thus, the § 102(b) rejection of claim 12 is believed to be improper and should be withdrawn.

With respect to the claim 13, that claim requires "a host computer in communication with the terminal for receiving the at least one identifier from the terminal and for determining an encashment authorization status of the negotiable instrument, the host computer further being operative to issue a sign to the terminal that is indicative of the authorization status of the negotiable instrument." Furthermore, claim 13 requires "a printing device in communication with the terminal for automatically printing a mark on a document, wherein the mark corresponds with the sign so as to indicate the authorization status of the negotiable instrument." Steger, on the other hand, does not disclose a host computer that determines an encashment authorization status of a negotiable instrument, and that is operative to issue a sign to a terminal that is indicative of the authorization status of the negotiable instrument. Still further, Steger does not disclose a printing device for automatically printing a mark on a document that corresponds with the sign so as to indicate the authorization status of the negotiable instrument. Thus, the § 102(b) rejection of claim 13 and the associated dependent claims is believed to be improper and should be withdrawn.

With respect to claim 20, that claim recites a host computer in communication with the terminal for receiving the at least one identifier from the terminal and for determining an encashment authorization status of the negotiable instrument, the host computer being operative to issue a sign to the terminal that is indicative of the authorization of the negotiable instrument, the host computer further operative to issue processing instructions to the terminal if the negotiable instrument is not authorized for encashment." Furthermore, claim 20 requires "a printing device in communication with the terminal for automatically printing the sign on

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the negotiable instrument." Still further, claim 20 requires that the printing device be operative "to automatically print the processing instructions on the negotiable instrument if the negotiable instrument is not authorized for encashment." Because this combination of features is not disclosed in Steger, the § 102(b) rejection of claim 20 is believed to be improper and should be withdrawn.

Rejection Under 35 U.S.C. § 103

Claims 16 and 17 were rejected under § 103(a) as being unpatentable over Steger. Because claims 16 and 17 depend from claim 13, which is believed to be allowable as discussed above, those claims are also believed to be allowable.

Conclusion

Applicants have made a genuine effort to respond to each of the Examiner's objections and rejections in advancing the prosecution of this case. Applicants believe that all formal and substantive requirements for patentability have been met and that this case is in


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condition for allowance, which action is respectfully requested. If any additional issues need to be resolved, the Examiner is invited to contact the undersigned at his earliest convenience.

Respectfully submitted,

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